



Bank Holding Company Performance Report December 31, 2021—FR BHCPR

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BHC Name [EAGLE BANCORP, INC.](#)

City/State [BETHESDA, MD](#)

Bank Holding Company Information

Federal Reserve District: [5](#)

Consolidated Assets (\$000): [11,847,310](#)

Peer Group Number: [1](#) Number in Peer Group: [130](#)

Number of Bank Subsidiaries: [1](#)

Peer Group Number	Description
1	Consolidated assets equal to or greater than \$10 billion
2	Consolidated assets between \$3 billion and \$10 billion
3	Consolidated assets between \$1 billion and \$3 billion
4	Consolidated assets between \$500 million and \$1 billion
5	Consolidated assets less than \$500 million (starting March 2006 includes former peer group 6)
6	Consolidated assets less than \$300 million (valid only prior to March 2006. Starting March 2003 includes former peer group 7)
7	Consolidated assets less than \$150 million (valid only prior to March 2003)
9	Atypical and second-tier holding companies

1	Consolidated assets equal to or greater than \$10 billion
2	Consolidated assets between \$3 billion and \$10 billion
3	Consolidated assets between \$1 billion and \$3 billion
4	Consolidated assets between \$500 million and \$1 billion
5	Consolidated assets less than \$500 million (starting March 2006 includes former peer group 6)
6	Consolidated assets less than \$300 million (valid only prior to March 2006. Starting March 2003 includes former peer group 7)
7	Consolidated assets less than \$150 million (valid only prior to March 2003)
9	Atypical and second-tier holding companies

Mailing Address:

[EAGLE BANCORP, INC.](#)
[7830 OLD GEORGETOWN ROAD](#)
[BETHESDA, MD 20814](#)

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Income Statement—Revenues and Expenses

Dollar Amount in Thousands	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017	Percent Change	
						1-Year	5-Year
Interest and fees on loans.....	337,749	368,854	400,923	368,606	308,510	-8.43	23.05
Income from lease financing receivables.....	0	0	0	0	0		
Fully taxable income on loans and leases.....	334,411	365,578	398,155	366,285	307,347	-8.53	22.18
Tax-exempt income on loans and leases.....	3,338	3,276	2,768	2,321	1,163	1.89	324.14
Estimated tax benefit on income on loans and leases.....	1,124	1,069	1,403	807	826	5.17	145.57
Income on loans and leases (tax equivalent).....	338,873	369,923	402,326	369,413	309,336	-8.39	23.25
Investment interest income (tax equivalent).....	22,791	16,959	19,674	16,582	11,799	34.39	128.27
Interest on balances due from depository institutions.....	3,077	2,601	7,438	6,616	3,258	18.30	86.03
Interest income on other earning assets.....	1,447	2,078	1,983	2,009	1,403	-30.37	33.00
Total interest income (tax equivalent).....	366,188	391,561	431,421	394,620	325,796	-6.48	27.29
Interest on time deposits of \$250K or more	1,906	6,213	11,307	6,196	2,659	-69.32	
Interest on time deposits < \$250K.....	9,257	17,892	23,186	15,133	5,806	-48.26	
Interest on foreign office deposits	0	0	0	0	0		
Interest on other deposits	16,609	29,460	56,533	38,878	18,820	-43.62	30.94
Interest on other borrowings and trading liabilities.....	2,059	2,943	2,643	4,167	945	-30.04	128.78
Interest on subordinated debt and mandatory convertible securities	10,151	11,916	11,916	11,916	11,916	-14.81	35.47
Total interest expense.....	39,982	68,424	105,585	76,290	40,146	-41.57	44.65
Net interest income (tax equivalent).....	326,206	323,137	325,836	318,330	285,650	0.95	25.45
Non-interest income.....	37,421	43,881	24,167	22,484	28,327	-14.72	49.92
Adjusted operating income (tax equivalent)	363,627	367,018	350,003	340,814	313,977	-0.92	27.59
Overhead expense.....	149,165	145,542	139,847	126,707	118,050	2.49	29.93
Provision for credit losses.....	-21,940	45,571	13,091	8,662	8,971		
Securities gains (losses)	2,964	1,815	1,517	97	542	63.31	148.24
Other tax equivalent adjustments	718	723	595	526	1,027	-0.69	-35.20
Pretax net operating income (tax equivalent).....	240,084	178,443	199,177	206,068	188,525	34.54	48.98
Applicable income taxes	60,983	43,928	53,848	51,932	85,504	38.82	-0.67
Tax equivalent adjustments	2,410	2,298	2,386	1,860	2,789	4.87	-18.99
Applicable income taxes (tax equivalent).....	63,393	46,226	56,234	53,792	88,293	37.14	-1.52
Minority interest	0	0	0	0	0		
Net income before discontinued operations, net of minority interest	176,691	132,217	142,943	152,276	100,232	33.64	82.56
Discontinued operations, net of applicable income taxes.....	0	0	0	0	0		
Net income attributable to holding company.....	176,691	132,217	142,943	152,276	100,232	33.64	82.56
Memoranda							
Net income - holding company and noncontrolling (minority) interest.....	176,691	132,217	142,943	152,276	100,232	33.64	82.56
Investment securities income (tax equivalent).....	22,791	16,959	19,674	16,582	11,799	34.39	128.27
US Treasury and agency securities (excluding mortgage-backed securities)	3,892	3,015	5,671	4,801	3,048	29.09	287.26
Mortgage-backed securities	13,761	10,032	11,445	9,302	5,715	37.17	188.73
All other securities	5,138	3,912	2,558	2,479	3,036	31.33	21.94
Cash dividends declared.....	44,691	28,330	22,332	0	0	57.75	
Common	44,691	28,330	22,332	0	0	57.75	
Preferred	0	0	0	0	0		

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

Relative Income Statement and Margin Analysis

	12/31/2021			12/31/2020			12/31/2019			12/31/2018			12/31/2017		
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct
Percent of Average Assets															
Interest income (tax equivalent).....	3.10	2.85	70	3.78	3.27	82	4.88	4.19	88	4.95	4.08	94	4.60	3.78	95
Less: Interest expense	0.34	0.23	78	0.66	0.48	76	1.19	0.95	74	0.96	0.75	74	0.57	0.50	64
Equals: Net interest income (tax equivalent)	2.76	2.60	60	3.12	2.77	72	3.68	3.21	79	3.99	3.33	90	4.03	3.29	93
Plus: Non-interest income	0.32	1.04	9	0.42	1.21	15	0.27	0.90	10	0.28	0.90	9	0.40	0.93	14
Equals: adjusted operating income (tax equivalent)	3.07	3.70	17	3.55	4.04	26	3.96	4.16	44	4.28	4.27	49	4.43	4.26	62
Less: Overhead expense.....	1.26	2.17	4	1.41	2.57	3	1.58	2.59	9	1.59	2.58	9	1.67	2.60	7
Less: Provision for credit losses.....	-0.19	-0.09	26	0.44	0.51	41	0.15	0.12	68	0.11	0.12	54	0.13	0.11	65
Plus: Realized gains (losses) on held-to-maturities securities	0	0	49	0	0	46	0	0	48	0	0	49	0	0	46
Plus: Realized gains (losses) on available-for-sale securities	0.03	0.01	88	0.02	0.02	60	0.02	0.01	79	0	0	65	0.01	0.01	63
Plus: other tax equivalent adjustments	0.01	0	93	0.01	0	91	0.01	0	95	0.01	0	89	0.01	0	91
Equals: Pretax net operating income (tax equivalent)	2.03	1.66	77	1.72	1.04	88	2.25	1.53	91	2.59	1.55	97	2.66	1.55	97
Less: Applicable income taxes (tax equivalent).....	0.54	0.38	84	0.45	0.23	92	0.64	0.35	95	0.67	0.32	96	1.25	0.59	97
Less: Minority interest.....	0	0	40	0	0	42	0	0	45	0	0	46	0	0	47
Equals: Net operating income	1.49	1.26	75	1.28	0.81	85	1.62	1.19	87	1.91	1.22	93	1.41	0.95	89
Plus: Net extraordinary items.....	0	0	50	0	0	50	0	0	50	0	0	49	0	0	49
Equals: Net income	1.49	1.26	75	1.28	0.82	84	1.62	1.19	87	1.91	1.22	93	1.41	0.95	89
Memo: Net income (last four quarters)	1.49	1.26	75	1.28	0.82	84	1.62	1.19	86	1.91	1.22	93	1.41	0.95	89
Net income-BHC and noncontrolling (minority) interest	1.49	1.27	75	1.28	0.83	83	1.62	1.19	86	1.91	1.22	93	1.41	0.95	89
Margin Analysis															
Average earning assets / Average assets	96.56	93.08	87	97.05	92.32	93	97.36	93.22	93	97.83	93.23	95	97.52	93.19	95
Average interest-bearing funds / Average assets.....	59.78	61.99	45	61.70	64.06	41	61.13	70.66	16	60.33	70.70	13	62.24	70.06	19
Interest income (tax equivalent) / Average earning assets	3.21	3.06	57	3.90	3.55	72	5.01	4.49	85	5.06	4.38	89	4.71	4.06	93
Interest expense / Average earning assets.....	0.35	0.25	77	0.68	0.52	75	1.23	1.02	69	0.98	0.81	70	0.58	0.54	59
Net interest income (tax equivalent) / Average earning assets	2.86	2.80	48	3.22	3.01	61	3.78	3.45	66	4.08	3.58	83	4.13	3.54	86
Yield or Cost															
Total loans and leases (tax equivalent).....	4.64	4.01	82	4.67	4.27	73	5.46	4.98	80	5.55	4.85	87	5.18	4.52	88
Interest-bearing bank balances	0.19	0.14	88	0.34	0.27	72	4.19	2.26	91	3.69	1.88	95	0.96	1.13	36
Federal funds sold and reverse repos	0.03	0.25	33	0.28	0.68	33	1	2.02	18	1	1.50	25	0.68	0.83	38
Trading assets	0	0.45	26		0.60			0.49			0.70		0	0.48	35
Total earning assets	3.19	3.04	57	3.88	3.51	72	4.99	4.47	85	5.04	4.33	90	4.69	3.98	93
Investment securities (tax equivalent)	1.42	1.77	27	1.94	2.25	24	2.57	2.74	33	2.46	2.69	32	2.22	2.61	28
US Treasury and agency securities (excluding mortgage-backed securities)	0.94	1.14	34	2.05	1.75	65	2.68	2.54	57	2.20	2.20	62	1.88	1.66	68
Mortgage-backed securities	1.10	1.57	10	1.55	2.05	11	2.40	2.54	31	2.24	2.44	25	1.86	2.19	12
All other securities	2.57	2.81	45	3.11	3.24	50	3.38	3.80	32	3.75	3.74	54	4.41	3.85	62
Interest-bearing deposits	0.38	0.21	85	0.91	0.53	87	2.10	1.13	94	1.40	0.85	90	0.70	0.52	75
Time deposits of \$250K or more	1	0.66	82	2.15	1.42	93	2.70	2.13	95	1.78	1.57	72			
Time deposits < \$250K.....	1.47	0.62	96	2.11	1.36	96	2.42	1.91	90	1.93	1.42	94			
Other domestic deposits	0.29	0.15	82	0.63	0.36	85	1.57	0.86	91	1.23	0.64	91			
Foreign deposits		0.14			0.42			2.53			1.85			0.84	
Federal funds purchased and repos.....	0.21	0.17	76	0.97	0.62	81	1.13	1.23	50	0.50	1.03	37	0.27	0.68	39
Other borrowed funds and trading liabilities	0.66	1.27	27	0.82	1.50	21	0.65	1.03	50	0.96	2.10	3	0.27	1.48	4
All interest-bearing funds.....	0.57	0.37	84	1.07	0.74	82	1.95	1.34	89	1.59	1.06	90	0.91	0.71	75

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

Non-interest Income and Expenses

Dollar Amount in Thousands	12/31/2021		12/31/2020		12/31/2019		12/31/2018		12/31/2017						
Non-interest Income and Expenses															
Total non-interest income	37,421		43,881		24,167		22,484		28,327						
Fiduciary activities income	0		0		0		0		0						
Service charges on deposit accounts - domestic	4,562		4,416		6,247		7,014		6,364						
Trading revenue.....	0		0		0		0		0						
Investment banking fees and commissions.....	0		0		0		0		0						
Insurance activities revenue.....	498		605		533		616		382						
Venture capital revenue.....	0		0		0		0		0						
Net servicing fees	1,008		345		370		257		293						
Net securitization income	7,007		0		0		0		269						
Net gains (losses) on sales of loans, OREO, other assets.....	15,162		28,554		9,356		6,859		11,311						
Other non-interest income.....	9,184		9,961		7,661		7,738		9,708						
Total overhead expenses	149,165		145,542		139,847		126,707		118,050						
Personnel expense.....	88,398		74,440		79,842		67,734		67,129						
Net occupancy expense.....	14,876		15,715		14,387		15,659		15,632						
Goodwill impairment losses	0		0		0		0		0						
Amortization expenses and impairment loss (other intangible assets).....	0		43		715		956		1,064						
Other operating expenses.....	45,891		55,344		44,903		42,358		34,225						
Fee income on mutual funds and annuities.....	0		0		0		0		0						
Memoranda															
Assets under management in proprietary mutual funds and annuities.....	0		0		0		0		0						
Number of equivalent employees	509		519		492		470		466						
Average personnel expense per employee.....	173.67		143.43		162.28		144.11		144.05						
Average assets per employee.....	23,242.72		19,934.73		17,986.82		16,959.86		15,212.53						
BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct	
Analysis Ratios															
Mutual fund fee income / Non-interest income	0	2.17	11	0	2.02	10	0	0.66	35	0	1.69	17	0	1.89	16
Overhead expenses / Net Interest Income + non-interest income	41.21	59.28	6	39.83	62.28	2	40.16	61.79	2	37.32	61.22	3	37.81	62.21	2
Percent of Average Assets															
Total overhead expense	1.26	2.17	4	1.41	2.57	3	1.58	2.59	9	1.59	2.58	9	1.67	2.60	7
Personnel expense.....	0.75	1.21	10	0.72	1.30	7	0.90	1.50	9	0.85	1.46	7	0.95	1.47	10
Net occupancy expense.....	0.13	0.23	13	0.15	0.26	10	0.16	0.32	6	0.20	0.31	13	0.22	0.32	16
Other operating expenses.....	0.39	0.72	6	0.54	0.94	13	0.52	0.76	19	0.54	0.79	18	0.50	0.79	12
Overhead less non-interest income	0.94	1.10	34	0.98	1.25	30	1.31	1.65	21	1.31	1.65	22	1.27	1.65	19
Percent of Adjusted Operating Income (Tax Equivalent)															
Total overhead expense	41.02	58.83	5	39.66	61.82	3	39.96	59.91	4	37.18	60.51	3	37.60	61.01	2
Personnel expense.....	24.31	32.93	14	20.28	32.36	5	22.81	34.17	5	19.87	34.42	3	21.38	34.72	4
Net occupancy expense.....	4.09	6.23	18	4.28	6.58	13	4.11	7.50	7	4.59	7.33	10	4.98	7.51	8
Other operating expenses.....	12.62	19.18	6	15.09	22.28	13	13.03	17.93	11	12.71	18.28	10	11.24	18.30	6
Total non-interest income	10.29	27.67	8	11.96	28.83	13	6.90	19.83	14	6.60	20.30	7	9.02	21.24	8
Fiduciary activities income	0	2.20	13	0	2.09	12	0	1.61	22	0	1.95	20	0	1.95	21
Service charges on domestic deposit accounts	1.25	3.27	19	1.20	3.27	17	1.78	3.21	26	2.06	3.58	26	2.03	3.83	20
Trading revenue.....	0	0.62	27	0	1.28	25	0	0.07	41	0	0.03	46	0	0.07	40
Investment banking fees and commissions.....	0	2.58	7	0	2.46	6	0	0.91	19	0	0.85	12	0	0.92	12
Insurance activities revenue.....	0.14	0.36	59	0.16	0.41	64	0.15	0.37	70	0.18	0.46	69	0.12	0.44	69
Venture capital revenue.....	0	0.04	44	0	0.01	44	0	0	50	0	0	49	0	0	48
Net servicing fees	0.28	0.60	55	0.09	0.01	63	0.11	0.22	50	0.08	0.52	36	0.09	0.40	38
Net securitization income	1.93	0.01	98	0	0	45	0	0	48	0	0	49	0.09	0	95
Net gain (loss) - sales of loans, OREO, and other assets	4.17	3.30	68	7.78	3.92	80	2.67	2.27	72	2.01	1.98	62	3.60	2.38	71
Other non-interest income.....	2.53	9.27	4	2.71	9.65	3	2.19	7.41	8	2.27	7.05	5	3.09	7.34	9
Overhead less non-interest income	30.73	30.52	41	27.70	31.93	34	33.05	39.47	25	30.58	39.75	21	28.58	39.09	15
Applicable income taxes / Pretax net operating income (tax equivalent).....	25.40	21.18	86	24.62	18.63	89	27.04	21.51	86	25.20	18.37	85	45.35	33.75	81
Applicable income tax + TE / Pretax net operating income + TE	26.40	22.67	86	25.91	21.18	85	28.23	23.31	83	26.10	21.35	81	46.83	38.57	74

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

Assets

	Dollar Amount in Thousands						Percent Change
		12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017	1-Year
Real estate loans	5,928,080	6,201,951	6,286,358	5,722,696	5,180,178	-4.42	33.79
Commercial and industrial loans	1,070,716	1,554,904	1,241,310	1,177,891	1,161,545	-31.14	-13.63
Loans to individuals	1,064	1,315	1,702	1,906	2,767	-19.09	-72.11
Loans to depository institutions and acceptances of other banks	0	0	0	0	0		
Agricultural loans	0	0	0	0	0		
Other loans and leases	137,407	120,051	98,313	134,731	117,818	14.46	69.78
Less: Unearned income	24,451	29,804	25,228	26,523	25,684	-17.96	-4.92
Loans and leases, net of unearned income	7,112,816	7,848,417	7,602,455	7,010,701	6,436,624	-9.37	24.14
Less: Allowance for loan and lease losses	74,965	109,579	73,658	69,944	64,757	-31.59	26.90
Net loans and leases	7,037,851	7,738,838	7,528,797	6,940,757	6,371,867	-9.06	24.11
Debt securities that reprice or mature in over 1 year	2,557,094	1,024,149	668,962	669,235	521,515	149.68	409.09
Mutual funds and equity securities	0	100	100	100	100	-100.00	-100.00
Subtotal	9,594,945	8,763,087	8,197,859	7,610,092	6,893,482	9.49	55.44
Interest-bearing bank balances	1,635,127	1,654,433	153,800	269,478	139,287	-1.17	398.88
Federal funds sold and reverse repos	20,391	28,200	38,987	11,934	15,767	-27.69	750.69
Debt securities that reprice or mature within 1 year	66,314	126,736	174,203	114,686	67,535	-47.68	86.28
Trading assets	5,273	0	0	0	0		
Total earning assets	11,322,050	10,572,456	8,564,849	8,006,190	7,116,071	7.09	73.16
Non-interest-bearing cash and due from depository institutions	58,625	106,420	49,186	40,452	35,420	-44.91	54.26
Premises, fixed assets, and leases	42,838	41,775	42,826	15,438	19,205	2.54	116.80
Other real estate owned	1,635	4,987	1,487	1,394	1,394	-67.21	-39.31
Investment in unconsolidated subsidiaries	0	0	0	0	0		
Intangible and other assets	422,162	392,164	330,371	325,663	306,939	7.65	44.77
Total assets	11,847,310	11,117,802	8,988,719	8,389,137	7,479,029	6.56	71.93
Quarterly average assets	12,546,691	11,139,447	9,420,276	8,434,525	7,490,995	12.63	79.64
Average loans and leases (YTD)	7,302,605	7,917,820	7,371,148	6,660,728	5,970,063	-7.77	35.45
Memoranda							
Loans held-for-sale	47,218	88,205	56,707	19,254	25,096	-46.47	-8.54
Loans not held-for-sale	7,065,598	7,760,212	7,545,748	6,991,447	6,411,528	-8.95	24.44
Real estate loans secured by 1–4 family	344,103	417,068	457,133	482,007	465,155	-17.49	-30.53
Commercial real estate loans	5,581,860	5,782,716	5,828,263	5,239,707	4,714,666	-3.47	41.84
Construction and land development	1,508,289	1,382,487	1,609,647	1,616,098	1,413,922	9.10	54.44
Multifamily	646,400	716,870	673,051	396,184	332,732	-9.83	67.25
Nonfarm nonresidential	3,427,171	3,683,359	3,545,565	3,227,425	2,968,012	-6.96	33.23
Real estate loans secured by farmland	2,117	2,167	962	982	357	-2.31	7200.00
Total investment securities	2,623,408	1,150,985	843,265	784,021	589,150	127.93	387.63
U.S. Treasury securities	49,458	0	34,855	0	0		
US agency securities (excluding mortgage-backed securities)	622,387	173,456	177,214	243,566	186,133	258.82	378.46
Municipal securities	145,429	108,131	73,930	45,769	62,057	34.49	51.60
Mortgage-backed securities	1,677,678	833,466	546,433	475,237	317,836	101.29	454.97
Asset-backed securities	0	0	0	0	0		
Other debt securities	128,456	35,832	10,733	19,349	23,024	258.50	1241.16
Mutual funds and equity securities	0	100	100	100	100	-100.00	-100.00
Available-for-sale securities	2,623,408	1,150,885	843,165	783,921	589,150	127.95	387.63
U.S. Treasury securities	49,458	0	34,855	0	0		
US agency securities (excluding mortgage-backed securities)	622,387	173,456	177,214	243,566	186,133	258.82	378.46
Municipal securities	145,429	108,131	73,930	45,769	62,057	34.49	51.60
Mortgage-backed securities	1,677,678	833,466	546,433	475,237	317,836	101.29	454.97
Asset-backed securities	0	0	0	0	0		
Other debt securities	128,456	35,832	10,733	19,349	23,024	258.50	1241.16
Mutual funds and equity securities	0	0	0	0	100		-100.00
Held-to-maturity securities appreciation (depreciation)	-19,257	21,827	4,171	-9,495	-5,118		
Available-for-sale securities appreciation (depreciation)	33,028	0	0	0	0		606.63
Structured notes, fair value	265,604	268,419	378,360	528,216	465,397	-1.05	-46.59

Liabilities and Changes in Capital

Dollar Amount in Thousands	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017	Percent Change	
						1-Year	5-Year
Demand deposits	3,277,956	2,809,334	2,064,367	2,104,220	1,982,912	16.68	84.60
NOW, ATS and transaction accounts	777,255	756,923	863,856	593,107	420,417	2.69	168.83
Time deposits less brokered deposits < \$250K	-1,849,497	-2,455,690	-863,966	-464,091	-889,117		
MMDA and other savings accounts	5,197,247	4,645,186	3,013,129	2,949,559	2,621,146	11.88	79.06
Other non-interest-bearing deposits	0	0	0	0	0	0	
Core deposits	7,402,961	5,755,753	5,077,386	5,182,795	4,135,358	28.62	48.70
Time deposits of \$250K or more	152,460	231,078	350,600	445,786	279,689	-34.02	
Foreign deposits	0	0	0	0	0	0	
Federal funds purchased and repos	23,918	26,726	30,980	30,413	76,561	-10.51	-65.27
Secured federal funds purchased	0	0	0	0	0	0	
Commercial paper	0	0	0	0	0	0	
Other borrowings w/remaining maturity of 1 year or less	300,000	300,000	257,789	0	325,000	0.00	
Other borrowings w/remaining maturity over 1 year	0	50,000	22,170	0	0	-100.00	
Brokered deposits < \$250K	2,426,119	3,202,372	1,796,405	1,345,704	1,438,937	-24.24	
Noncore funding	2,902,497	3,810,176	2,457,944	1,821,903	2,120,187	-23.82	259.91
Trading liabilities	5,223	0	0	0	0	0	
Subordinated notes and debentures + trust preferred securities	69,670	218,077	217,687	217,296	216,905	-68.05	-67.82
Other liabilities	116,184	92,904	45,021	58,202	56,141	25.06	145.67
Total liabilities	10,496,535	9,876,910	7,798,038	7,280,196	6,528,591	6.27	73.53
Equity Capital							
Perpetual preferred stock (including surplus)	0	0	0	0	0		
Common stock	316	315	331	342	340	0.32	-6.51
Common surplus	434,640	427,016	482,286	528,380	520,304	1.79	-15.36
Retained earnings	930,061	798,061	705,105	584,494	431,544	16.54	181.51
Accumulated other comprehensive income	-14,242	15,500	2,959	-4,275	-1,750		
Other equity capital components	0	0	0	0	0	0	
Total holding company equity capital	1,350,775	1,240,892	1,190,681	1,108,941	950,438	8.86	60.45
Noncontrolling (minority) interest in subsidiaries	0	0	0	0	0	0	
Total equity capital, including minority interest	1,350,775	1,240,892	1,190,681	1,108,941	950,438	8.86	60.45
Total liabilities and capital	11,847,310	11,117,802	8,988,719	8,389,137	7,479,029	6.56	71.93
Memoranda							
Non-interest-bearing deposits	3,277,956	2,809,334	2,064,367	2,104,220	1,982,912	16.68	84.60
Interest-bearing deposits	6,703,584	6,379,869	5,160,024	4,870,065	3,871,072	5.07	70.12
Total deposits	9,981,540	9,189,203	7,224,391	6,974,285	5,853,984	8.62	74.62
Long-term debt that reprices within 1 year	0	0	0	0	0		
Changes in Holding Company Equity Capital							
Equity capital, previous year-end as amended	1,240,892	1,190,681	1,108,941	951,112	841,875		
Accounting restatements	0	-10,931	0	0	0		
Net income	176,691	132,217	142,943	152,276	100,232		
Net sale of new perpetual preferred stock	0	0	0	0	0		
Net sale of new common stock	8,307	6,146	8,798	8,078	6,776		
Sale of treasury stock	0	0	0	0	0		
Less: Purchase of treasury stock	682	61,432	54,903	0	0		
Changes incident to business combinations	0	0	0	0	0		
Less: Dividends declared	44,691	28,330	22,332	0	0		
Change in other comprehensive income	-29,742	12,541	7,234	-2,525	1,555		
Changes in debit to ESOP liability	0	0	0	0	0		
Other adjustments to equity capital	0	0	0	0	0		
Holding company equity capital, ending balance	1,350,775	1,240,892	1,190,681	1,108,941	950,438		

Percent Composition of Assets

	12/31/2021			12/31/2020			12/31/2019			12/31/2018			12/31/2017		
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct
Percent of Total Assets															
Real estate loans	50.04	36.25	79	55.78	36.22	87	69.94	52.67	89	68.22	53.63	80	69.26	53.41	82
Commercial and industrial loans	9.04	10.76	46	13.99	13.52	55	13.81	11.45	65	14.04	11.42	69	15.53	10.82	76
Loans to individuals	0.01	3.36	2	0.01	3.40	3	0.02	2.71	5	0.02	2.65	7	0.04	2.58	7
Loans to depository institutions and acceptances of other banks	0	0.02	34	0	0.03	31	0	0	44	0	0	44	0	0	45
Agricultural loans.....	0	0.18	12	0	0.19	11	0	0.53	17	0	0.47	18	0	0.51	17
Other loans and leases.....	1.16	4.47	22	1.08	4.63	18	1.09	1.08	68	1.61	2.64	47	1.58	2.62	45
Net loans and leases.....	59.40	58.67	52	69.61	61.58	72	83.76	72.36	93	82.74	73.30	87	85.20	72.64	90
Debt securities over 1 year.....	21.58	19.46	63	9.21	15.55	24	7.44	13.66	19	7.98	13.20	23	6.97	13.96	16
Mutual funds and equity securities	0	0.06	13	0	0.05	32	0	0.06	38	0	0.05	41	0	0.07	32
Subtotal	80.99	79.22	48	78.82	78.16	37	91.20	86.76	85	90.71	87.24	77	92.17	87.26	87
Interest-bearing bank balances	13.80	8.50	80	14.88	7.51	89	1.71	2.97	40	3.21	2.30	72	1.86	2.34	53
Federal funds sold and reverse repos	0.17	0.54	74	0.25	0.82	75	0.43	0.03	93	0.14	0.01	92	0.21	0.02	92
Debt securities 1 year or less	0.56	1.56	32	1.14	1.68	46	1.94	2.10	59	1.37	2.14	52	0.90	1.92	41
Trading assets	0.04	0.49	46	0	1.01	17	0	0.03	38	0	0.02	38	0	0.02	35
Total earning assets.....	95.57	91.77	89	95.09	91.05	93	95.28	92.39	84	95.44	92.24	89	95.15	92.22	90
Non-interest cash and due from depository institutions.....	0.49	0.82	20	0.96	1.07	37	0.55	1.14	17	0.48	1.25	14	0.47	1.26	14
Other real estate owned.....	0.01	0.01	70	0.04	0.02	82	0.02	0.04	47	0.02	0.04	47	0.02	0.06	38
All other assets.....	3.94	7.35	9	3.95	7.82	5	4.17	6.41	20	4.08	6.39	16	4.38	6.45	19
Memoranda															
Short-term investments	14.53	11.47	68	16.27	11.17	79	4.08	5.36	46	4.72	4.70	59	2.98	4.63	48
U.S. Treasury securities.....	0.42	1.47	48	0	0.84	17	0.39	0.29	77	0	0.37	27	0	0.22	31
US agency securities (excluding mortgage-backed securities)	5.25	0.82	94	1.56	0.63	82	1.97	1.25	72	2.90	1.67	74	2.49	1.50	75
Municipal securities	1.23	1.73	57	0.97	1.69	52	0.82	2.58	36	0.55	2.66	28	0.83	2.97	30
Mortgage-backed securities	14.16	14.14	54	7.50	11.75	31	6.08	9.38	30	5.66	8.73	32	4.25	9.19	18
Asset-backed securities	0	0.50	24	0	0.32	24	0	0.30	34	0	0.26	33	0	0.23	34
Other debt securities	1.08	0.53	77	0.32	0.42	58	0.12	0.53	46	0.23	0.52	53	0.31	0.48	60
Loans held-for-sale.....	0.40	0.55	66	0.79	0.52	75	0.63	0.39	80	0.23	0.29	70	0.34	0.32	72
Loans held for investment	59.64	58.06	54	69.80	61.72	73	83.95	72.01	93	83.34	73.24	87	85.73	72.42	91
Real estate loans secured by 1–4 family	2.90	11.46	12	3.75	11.91	18	5.09	16.02	10	5.75	16.83	11	6.22	16.44	14
Revolving	0.60	1.42	32	0.83	1.66	31	1.15	2.24	34	1.38	2.43	41	1.67	2.71	41
Closed-end, secured by first liens	2.23	9.67	13	2.85	9.81	17	3.77	13.07	12	4.22	13.60	14	4.38	13.03	14
Closed-end, secured by junior liens	0.08	0.17	39	0.08	0.22	33	0.17	0.37	32	0.14	0.41	27	0.17	0.39	30
Commercial real estate loans	47.11	22.69	92	52.01	22.22	96	64.84	33.26	97	62.46	33.39	96	63.04	33.79	96
Construction and land development	12.73	3.34	97	12.43	3.40	97	17.91	5	99	19.26	4.78	99	18.91	4.55	99
Multifamily.....	5.46	3.57	79	6.45	3.12	86	7.49	4.76	78	4.72	5.12	61	4.45	5.32	57
Nonfarm nonresidential	28.93	14.57	93	33.13	14.72	96	39.44	21.85	96	38.47	21.85	95	39.68	22.30	95
Real estate loans secured by farmland.....	0.02	0.30	39	0.02	0.33	35	0.01	0.95	27	0.01	0.88	25	0	0.81	22

Derivatives and Off-Balance-Sheet Transactions

Dollar Amount in Thousands	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017
Loan commitments (reported semiannually, June/Dec)	1,871,456	1,915,246	2,213,198	2,277,238	2,336,551
Commit: Secured commercial real estate loans	1,142,606	1,026,648	1,179,629	1,398,370	1,618,712
Commit: Unsecured real estate loans	8,504	14,793	0	3,149	270
Credit card lines (reported semiannually, June/Dec)	0	0	0	0	0
Securities underwriting	0	0	0	0	0
Standby letters of credit	112,509	70,780	69,723	83,162	68,722
Commercial and similar letters of credit	0	0	0	0	0
Securities lent	0	0	0	0	0
Credit derivatives - notional amount (holding company as guarantor)	26,417	26,911	0	0	0
Credit derivatives - notional amount (holding company as beneficiary)	0	0	0	0	0
Credit derivative contracts w/ purchased credit protection-investment grade	0	0	0	0	0
Credit derivative contracts w/ purchased credit protection-noninvest grade	26,417	26,911	0	0	0
Derivative Contracts					
Interest rate futures and forward contracts	137,080	454,029	178,268	110,337	89,508
Written options contracts (interest rate)	128,046	367,478	49,869	41,733	27,700
Purchased options contracts (interest rate)	71,873	0	0	0	0
Interest rate swaps	401,904	400,859	240,997	277,500	250,000
Futures and forward foreign exchange	0	0	0	0	0
Written options contracts (foreign exchange)	0	0	0	0	0
Purchased options contracts (foreign exchange)	0	0	0	0	0
Foreign exchange rate swaps	0	0	0	0	0
Commodity and other futures and forward contracts	0	0	0	0	0
Written options contracts (commodity and other)	0	0	0	0	0
Purchased options contracts (commodity and other)	0	0	0	0	0
Commodity and other swaps	0	0	0	0	0

	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct
Percent of Total Assets															
Loan commitments (reported semiannually, June/Dec)	15.80	22.78	29	17.23	22.01	41	24.62	16.97	85	27.15	17.31	87	31.24	17.28	96
Standby letters of credit	0.95	0.65	77	0.64	0.71	62	0.78	0.36	87	0.99	0.35	94	0.92	0.40	86
Commercial and similar letters of credit	0	0.02	20	0	0.02	20	0	0.01	36	0	0.01	35	0	0.01	32
Securities lent	0	0.10	41	0	0.18	40	0	0	49	0	0	50	0	0	49
Credit derivatives - notional amount (holding company as guarantor)	0.22	0.24	67	0.24	0.35	66	0	0	47	0	0.02	44	0	0.01	45
Credit derivatives - notional amount (holding company as beneficiary)	0	0.18	29	0	0.30	27	0	0	48	0	0.01	46	0	0	46
Credit derivative contracts w/ purchased credit protection-investment grade	0	0.18	34	0	0.25	34	0	0.01	46	0	0.01	46	0	0	46
Credit derivative contracts w/ purchased credit protection-noninvest grade	0.22	0.13	80	0.24	0.30	79	0	0	47	0	0	47	0	0	48
Derivative contracts	6.24	46.30	23	10.99	48.62	30	5.22	2.95	77	5.12	6.51	54	4.91	6.82	50
Interest rate contracts	6.24	32.46	24	10.99	34.36	32	5.22	2.87	77	5.12	6.40	54	4.91	6.72	50
Interest rate futures and forward contracts	1.16	3.25	68	4.08	6.21	78	1.98	0.08	94	1.32	0.25	90	1.20	0.28	87
Written options contracts (interest rate)	1.08	1.41	67	3.31	2.18	79	0.55	0.13	87	0.50	0.26	79	0.37	0.28	67
Purchased options contracts (interest rate)	0.61	1.31	70	0	1.46	22	0	0.02	45	0	0.07	40	0	0.08	41
Interest rate swaps	3.39	20.49	24	3.61	20.83	20	2.68	2.19	76	3.31	5.18	52	3.34	5.41	52
Foreign exchange contracts	0	6.30	26	0	6.01	25	0	0	47	0	0	47	0	0	45
Futures and forward foreign exchange contracts	0	3.78	27	0	3.47	25	0	0	47	0	0	47	0	0	45
Written options contracts (foreign exchange)	0	0.04	40	0	0.03	40	0	0	48	0	0	49	0	0	48
Purchased options contracts (foreign exchange)	0	0.04	40	0	0.04	40	0	0	48	0	0	49	0	0	48
Foreign exchange rate swaps	0	0.76	38	0	0.77	39	0	0	49	0	0	49	0	0	49
Equity, commodity, and other derivative contracts	0	0.92	34	0	1.86	32	0	0	48	0	0	48	0	0	47
Commodity and other futures and forward contracts	0	0.07	43	0	0.14	42	0	0	49	0	0	49	0	0	49
Written options contracts (commodity and other)	0	0.32	38	0	0.52	36	0	0	48	0	0	49	0	0	48
Purchased options contracts (commodity and other)	0	0.21	38	0	0.37	36	0	0	48	0	0	48	0	0	48
Commodity and other swaps	0	0.31	38	0	0.32	36	0	0	49	0	0	49	0	0	49
Percent of Average Loans and Leases															
Loan commitments (reported semiannually, June/Dec)	25.63	44.98	22	24.19	42.82	27	30.03	24.81	71	34.19	25.18	79	39.14	25.74	89

Derivative Instruments

Dollar Amount in Thousands	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017
Notional Amount					
Derivative contracts	738,903	1,222,366	469,134	429,570	367,208
Interest rate contracts	738,903	1,222,366	469,134	429,570	367,208
Foreign exchange contracts.....	0	0	0	0	0
Equity, commodity, and other contracts	0	0	0	0	0
Derivatives Position					
Futures and forwards	137,080	454,029	178,268	110,337	89,508
Written options	128,046	367,478	49,869	41,733	27,700
Exchange-traded.....	0	0	0	0	0
Over-the-counter.....	128,046	367,478	49,869	41,733	27,700
Purchased options	71,873	0	0	0	0
Exchange-traded.....	0	0	0	0	0
Over-the-counter.....	71,873	0	0	0	0
Swaps	401,904	400,859	240,997	277,500	250,000
Held for trading.....	545,649	0	0	0	0
Interest rate contracts	545,649	0	0	0	0
Foreign exchange contracts.....	0	0	0	0	0
Equity, commodity, and other contracts	0	0	0	0	0
Non-traded.....	193,254	1,222,366	469,134	429,570	367,208
Interest rate contracts	193,254	1,222,366	469,134	429,570	367,208
Foreign exchange contracts.....	0	0	0	0	0
Equity, commodity, and other contracts	0	0	0	0	0
Derivative contracts (excluding futures and FX 14 days or less)	598,483	573,481	290,866	319,233	277,700
One year or less	119,000	100,000	49,869	41,733	27,700
Over 1 year to 5 years	104,692	325,904	200,587	250,000	250,000
Over 5 years	374,791	147,577	40,410	27,500	0
Gross negative fair value (absolute value)	10,425	4,208	667	328	10
Gross positive fair value.....	19,057	5,213	584	3,956	2,299
Held for trading.....	5,273	0	0	0	0
Non-traded.....	13,784	5,213	584	3,956	2,299
Current credit exposure on risk-based capital derivative contracts	19,057	3,491	280	229	43
Credit losses on derivative contracts	0	0	0	0	0
Past Due Derivative Instruments Fair Value					
30-89 days past due.....	0	0	0	0	0
90+ days past due	0	0	0	0	0

Derivatives Analysis

	12/31/2021			12/31/2020			12/31/2019			12/31/2018			12/31/2017		
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct
	100	94.17	75	100	94.10	77	100	99.57	60	100	99.91	54	100	99.91	56
Percent of Notional Amount															
Interest rate contracts	0	3.47	25	0	3.49	25	0	0.14	42	0	0	46	0	0.04	44
Foreign exchange contracts	0	1.14	34	0	1.17	32	0	0.07	45	0	0	47	0	0	47
Futures and forwards	18.55	11.16	74	37.14	14.05	82	38	14.06	80	25.69	11.75	77	24.38	12.76	75
Written options	17.33	6.28	85	30.06	8.18	88	10.63	11.73	67	9.72	11.14	70	7.54	9.73	63
Exchange-traded	0	0.12	42	0	0.14	40	0	0	48	0	0	49	0	0	49
Over-the-counter	17.33	5.96	86	30.06	7.73	89	10.63	10.84	67	9.72	10.65	70	7.54	9.46	63
Purchased options	9.73	3.27	82	0	3.42	19	0	2.45	35	0	1.29	38	0	1.44	38
Exchange-traded	0	0.12	41	0	0.15	40	0	0	49	0	0	49	0	0	49
Over-the-counter	9.73	2.87	85	0	2.86	21	0	2.28	36	0	1.22	38	0	1.27	39
Swaps	54.39	74.26	21	32.79	68.76	17	51.37	64.61	32	64.60	65.42	35	68.08	66.04	36
Held for trading	73.85	40.42	64	0	43.53	19	0	15.01	35	0	13.60	38	0	16.18	35
Interest rate contracts	73.85	34.15	75	0	36.62	19	0	16.17	35	0	12.87	38	0	16.40	36
Foreign exchange contracts	0	1.68	33	0	1.60	32	0	0.11	46	0	0	48	0	0	47
Equity, commodity, and other contracts	0	0.60	39	0	0.68	38	0	0	48	0	0	49	0	0	49
Non-traded	26.15	59.58	35	100	56.47	80	100	84.99	64	100	86.40	61	100	83.82	64
Interest rate contracts	26.15	56.71	36	100	53.82	87	100	84.69	69	100	85.51	64	100	83.04	68
Foreign exchange contracts	0	0.40	33	0	0.46	34	0	0.01	44	0	0	47	0	0.01	46
Equity, commodity, and other contracts	0	0.09	38	0	0.10	37	0	0.01	47	0	0	48	0	0	48
Derivative contracts (excluding futures and forex 14 days or less)	81	92.53	17	46.92	91.48	5	62	80.07	25	74.31	82.85	28	75.62	87.47	24
One year or less	16.10	27.56	44	8.18	32.05	32	10.63	15.20	58	9.72	12.75	62	7.54	15.62	52
Over 1 year to 5 years	14.17	27.01	25	26.66	27.06	54	42.76	22.92	74	58.20	22.66	82	68.08	21.68	88
Over 5 years	50.72	29.89	71	12.07	29.56	30	8.61	34.12	29	6.40	36.28	31	0	37.90	13
Gross negative fair value (absolute value)	1.41	0.98	73	0.34	1.55	19	0.14	1.30	21	0.08	0.66	22	0	0.50	15
Gross positive fair value	2.58	1.34	95	0.43	2.23	6	0.12	1.14	14	0.92	1.10	40	0.63	0.92	32
Percent of Tier 1 Capital															
Gross negative fair value, absolute value (X)	0.01	0.04	34	0	0.07	14	0	0	70	0	0.01	34	0	0	26
Gross positive fair value (X)	0.02	0.05	34	0	0.09	14	0	0	69	0	0.01	55	0	0.01	45
Held for trading (X)	0	0.04	48	0	0.07	19	0	0	44	0	0	40	0	0	37
Non-traded (X)	0.01	0.01	65	0	0.02	42	0	0	72	0	0.01	65	0	0	60
Current credit exposure (X)	0.02	0.04	42	0	0.06	19	0	0.01	43	0	0	40	0	0	34
Credit losses on derivative contracts	0	0	46	0	0	43	0	0	50	0	0	49	0	0	49
Past Due Derivative Instruments Fair Value															
30-89 days past due	0	0	47	0	0	46	0	0	50	0	0	50	0	0	50
90+ days past due	0	0	47	0	0	47	0	0	50	0	0	50	0	0	50
Other Ratios															
Current credit exposure / Risk-weighted assets	0.23	0.46	48	0.04	0.85	19	0	0.10	43	0	0.06	40	0	0.05	34

Allowance and Net Loan and Lease Losses

Dollar Amount in Thousands	12/31/2021		12/31/2020		12/31/2019		12/31/2018		12/31/2017						
Change: Allowance for Loan and Lease Losses excluding ATTR															
Beginning balance		109,579		73,658		69,944		64,757		59,073					
Gross losses		14,442		20,260		10,218		4,985		4,574					
Write-downs, transfers to loans held-for-sale		0		0		0		0		0					
Recoveries		1,102		162		841		1,510		1,287					
Net losses		13,340		20,098		9,377		3,475		3,287					
Provision for loan and lease losses		-21,274		45,405		13,091		8,662		8,971					
Adjustments		0		10,614		0		0		0					
Ending balance		74,965		109,579		73,658		69,944		64,757					
Memo: Allocated transfer risk reserve (ATTR)		0		0		0		0		0					
BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct	
Analysis Ratios															
Provision for loan and lease losses / Average assets	-0.18	-0.09	25	0.44	0.51	41	0.15	0.12	68	0.11	0.12	54	0.13	0.11	65
Provision for loan and lease losses / Average loans and leases	-0.29	-0.16	29	0.57	0.82	32	0.18	0.16	61	0.13	0.16	48	0.15	0.16	53
Provision for loan and lease losses / Net loan and lease losses	-159.48	-105.48	38	225.92	487.86	26	139.61	142.73	56	249.27	182.69	74	272.92	110.75	79
Allowance for loan and lease losses / Total loans and leases not held for sale	1.06	1.23	35	1.41	1.58	41	0.98	0.94	59	1	0.94	62	1.01	0.95	59
Allowance for loan and lease losses / Total loans and leases	1.05	1.20	36	1.40	1.55	41	0.97	0.93	59	1	0.93	61	1.01	0.94	59
Allowance for loan and lease losses / Net loans and leases losses (X)	5.62	21.39	22	5.45	11.58	38	7.86	17.18	44	20.13	21.35	67	19.70	16.23	73
Allowance for loan and lease losses / Nonaccrual assets	256.66	364.13	43	179.81	299.17	28	151.16	315.75	38	429.71	285.36	78	489.18	270.69	85
ALLL / 90+ days past due + nonaccrual loans and leases	256.66	287.08	54	179.81	244.34	39	151.16	283.41	42	429.71	259.30	80	489.18	232.03	87
Gross loan and lease losses / Average loans and leases	0.20	0.19	61	0.26	0.34	51	0.14	0.16	52	0.07	0.15	36	0.08	0.16	34
Recoveries / Average loans and leases	0.02	0.08	9	0	0.07	4	0.01	0.05	22	0.02	0.05	32	0.02	0.06	33
Net losses / Average loans and leases	0.18	0.11	73	0.25	0.27	59	0.13	0.11	63	0.05	0.09	46	0.06	0.10	43
Write-downs, transfers to loans held-for-sale / Average loans and leases	0	0	43	0	0	44	0	0	49	0	0	48	0	0	48
Recoveries / Prior year-end losses	5.44	34.67	6	1.59	33.98	3	16.87	41.80	27	33.01	51.25	47	20.30	50.41	27
Earnings coverage of net loan and lease losses (X)	16.22	39.72	42	11.02	22.91	48	22.38	22.46	56	61.26	29.27	79	59.24	0.97	86
Net Loan and Lease Losses By Type															
Real estate loans	0.09	0.02	88	0.13	0.04	82	0.08	0.02	84	0	0.01	44	0.06	0.02	81
Real estate loans secured by 1–4 family	0	-0.02	70	0.35	0.01	98	0	0.02	30	-0.03	0.01	14	0.01	0.03	52
Revolving	0	-0.07	69	0.10	0.01	83	0	0.02	47	-0.11	0.02	8	0.08	0.03	75
Closed-end	0	-0.01	67	0.42	0	98	0	0.02	25	0	0.01	28	-0.01	0.02	19
Commercial real estate loans	0.09	0.04	79	0.12	0.07	77	0.09	0.02	85	0.01	0.01	62	0.07	0.01	82
Construction and land development	-0.02	0	24	0.21	0	95	0	-0.02	32	0.01	-0.02	83	0.15	-0.04	91
1–4 family	0.01	0	92	0.13	0	96	0	0	54	0	0	14	0.03	0	93
Other	-0.03	0	18	0.09	0	93	0	-0.02	30	0.01	-0.02	88	0.12	-0.04	93
Multifamily	0	0.01	48	0	0	58	0.47	0	99	0.03	0	92	0	0	53
Nonfarm nonresidential	0.16	0.05	85	0.10	0.11	63	0.05	0.03	72	0	0.02	54	0.03	0.02	70
Owner-occupied	0	0.01	32	0	0.02	39	0	0.01	62	0	0.01	66	0	0.01	33
Other	0.16	0.04	85	0.10	0.08	72	0.05	0.01	84	0	0.01	47	0.03	0.01	84
Real estate loans secured by farmland	0	0	54	0	0.02	46	0	0.01	45	0	0	49	0	0	50
Commercial and industrial loans	0.76	0.17	95	0.76	0.47	79	0.35	0.27	67	0.27	0.18	68	0.01	0.18	28
Loans to individuals	0.71			1.13			0.74		3.31	0.71	93	2.89	0.78	93	
Credit card loans	1.84			2.92			1.89			1.65			1.60		
Agricultural loans	0.02			0.19			0.02			0.03			0.06		
Loans to foreign governments and institutions	0			0											
Other loans and leases	0	0.10	32	0.01	0.15	46	0	0.14	33	0	0.28	30	0	0.27	29

Past Due and Nonaccrual Assets

Dollar Amount in Thousands	12/31/2021		12/31/2020		12/31/2019		12/31/2018		12/31/2017						
30+ Days Past Due and Nonaccrual Assets															
30–89 days past due loans and leases		25,926		103,725		26,264		57,383		33,072					
90+ days past due loans and leases		0		0		0		0		0					
Nonaccrual loans and leases		29,208		60,943		48,729		16,277		13,238					
Total past due and nonaccrual loans and leases		55,134		164,668		74,993		73,660		46,310					
Restructured 30–89 days past due		0		5,356		0		2,370		0					
Restructured 90+ days past due		0		0		0		0		0					
Restructured nonaccrual		6,342		8,712		2,512		544		988					
Total restructured loans and leases		6,342		14,068		2,512		2,914		988					
30–89 days past due loans held for sale		0		0		0		0		0					
90+ days past due loans held for sale		0		0		0		0		0					
Nonaccrual loans held for sale		0		0		0		0		0					
Total past due and nonaccrual loans held for sale		0		0		0		0		0					
Restructured loans and leases in compliance		0		13		107		10,626		5,453					
Other real estate owned		1,635		4,987		1,487		1,394		1,394					
Other Assets															
30–89 days past due		0		0		0		0		0					
90+ days past due		0		0		0		0		0					
Nonaccrual		0		0		0		0		0					
Total other assets past due and nonaccrual		0		0		0		0		0					
Percent of Loans and Leases															
30–89 days past due loans and leases	0.36	0.32	65	1.32	0.39	93	0.35	0.31	65	0.82	0.32	91	0.51	0.32	77
90+ days past due loans and leases	0	0.10	10	0	0.12	9	0	0.03	15	0	0.03	14	0	0.04	14
Nonaccrual loans and leases	0.41	0.46	48	0.78	0.66	65	0.64	0.48	72	0.23	0.49	23	0.21	0.46	17
90+ days past due and nonaccrual loans and leases	0.41	0.62	35	0.78	0.85	52	0.64	0.54	70	0.23	0.54	20	0.21	0.55	14
30–89 days past due restructured	0	0.01	21	0.07	0.01	90	0	0	29	0.03	0.01	89	0	0.01	25
90+ days past due restructured	0	0	30	0	0.01	29	0	0	45	0	0	43	0	0	41
Nonaccrual restructured	0.09	0.10	54	0.11	0.13	52	0.03	0.07	45	0.01	0.10	20	0.02	0.10	18
30–89 days past due loans held for sale	0	0	40	0	0	38	0	0	47	0	0	47	0	0	48
90+ days past due loans held for sale	0	0	41	0	0	41	0	0	48	0	0	48	0	0	48
Nonaccrual loans held for sale	0	0	40	0	0.01	38	0	0	48	0	0	48	0	0	48
Percent of Loans and Leases and Other Assets															
30+ Days Past Due and Nonaccrual															
30–89 days past due assets	0.36	0.32	65	1.32	0.40	93	0.35	0.31	65	0.82	0.32	90	0.51	0.32	77
90+ days past due assets	0	0.10	9	0	0.12	8	0	0.03	15	0	0.03	14	0	0.04	14
Nonaccrual assets	0.41	0.47	48	0.78	0.67	65	0.64	0.48	72	0.23	0.49	23	0.21	0.47	17
30+ days past due and nonaccrual assets	0.78	0.97	48	2.10	1.29	83	0.99	0.87	65	1.05	0.88	69	0.72	0.89	47
Percent of Total Assets															
90+ days past due and nonaccrual assets	0.25	0.36	36	0.55	0.52	60	0.54	0.39	73	0.19	0.39	26	0.18	0.40	18
90+ days past due and nonaccrual assets + other real estate owned	0.26	0.37	36	0.59	0.55	62	0.56	0.45	70	0.21	0.45	24	0.20	0.48	18
Restructured and Nonaccrual Loans and Leases + OREO as Percent of:															
Total assets	0.26	0.41	33	0.64	0.60	59	0.56	0.56	55	0.37	0.59	30	0.27	0.63	14
Allowance for loan and lease losses	41.14	62.64	34	65.07	66.66	54	68.32	92.08	42	43.85	95.97	24	31.02	100.14	10
Equity capital + allowance for loan and lease losses	2.16	3.60	34	5.28	4.97	58	3.98	4.77	46	2.60	5.09	26	1.98	5.57	10
Tier 1 capital + allowance for loan and lease losses	2.29	4.30	26	5.72	6.05	51	4.35	5.30	46	2.85	5.65	28	2.21	6.11	12
Loans and leases + other real estate owned	0.43	0.71	32	0.91	0.97	51	0.66	0.78	49	0.44	0.82	25	0.31	0.86	10

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

Past Due and Nonaccrual Loans and Leases

			12/31/2021			12/31/2020			12/31/2019			12/31/2018			12/31/2017		
			BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct
30+ Days Past Due and Nonaccrual Loans and Leases as a Percent of Loan Type																	
Real estate	30–89 days past due		0.37	0.26	72	1.19	0.39	92	0.24	0.28	54	0.89	0.29	92	0.59	0.29	87
	90+ days past due		0	0.12	15	0	0.16	14	0	0.03	24	0	0.03	19	0	0.05	19
	Nonaccrual.....		0.41	0.52	47	0.76	0.76	62	0.54	0.45	66	0.16	0.48	20	0.20	0.43	22
Commercial and industrial	30–89 days past due		0.36	0.24	73	1.38	0.23	97	0.22	0.22	61	0.51	0.23	83	0.23	0.27	64
	90+ days past due		0	0.04	18	0	0.03	16	0	0.02	30	0	0.02	32	0	0.01	32
	Nonaccrual.....		0.45	0.57	49	0.85	0.75	64	1.22	0.74	80	0.60	0.61	59	0.25	0.60	37
Individuals	30–89 days past due		0	0.63	6	1.67	0.83	86	0.53	0.60	51	0	0.68	6	0.65	0.69	57
	90+ days past due		0	0.09	17	0	0.14	19	0	0.02	31	0	0.03	31	0	0.03	29
	Nonaccrual.....		0	0.17	11	20.08	0.28	97	0	0.12	16	0	0.15	14	5.06	0.21	98
Depository institution loans	30–89 days past due			0.01			0			0			0			0	
	90+ days past due			0			0			0			0			0	
	Nonaccrual.....			0			0			0			0			0	
Agricultural	30–89 days past due			0.07			0.17			0.10			0.11			0.15	
	90+ days past due			0			0			0			0.01			0	
	Nonaccrual.....			0.70			0.49			0.80			0.46			0.31	
Foreign governments	30–89 days past due			0.50			0										
	90+ days past due			0			0										
	Nonaccrual.....			0.15			0.09										
Other loans and leases	30–89 days past due		0	0.12	16	6.99	0.18	98	8.66	0.28	97	0.20	0.18	75	0	0.12	27
	90+ days past due		0	0.01	34	0	0.01	33	0	0	40	0	0	41	0	0	44
	Nonaccrual.....		0.18	0.09	79	0	0.15	19	0	0.04	37	0	0.04	36	0	0.06	36

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

Past Due and Nonaccrual Loans and Leases—Continued

Memoranda		12/31/2021			12/31/2020			12/31/2019			12/31/2018			12/31/2017		
		BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct
		0.55	0.46	67	3.32	0.65	96	0.67	0.53	68	6.24	0.52	99	2.46	0.56	98
1–4 family	30–89 days past due	0	0.24	18	0	0.33	16	0	0.05	28	0	0.04	22	0	0.06	22
	90+ days past due	3.08	0.71	95	1.61	0.89	84	2.87	0.55	97	0.41	0.61	38	0.29	0.65	28
Revolving	30–89 days past due	0.31	0.28	59	10.71	0.48	98	0.32	0.36	56	1.52	0.36	95	0.21	0.29	46
	90+ days past due	0	0.02	35	0	0.03	30	0	0.01	37	0	0.02	37	0	0.02	35
	Nonaccrual	7.61	1.18	92	0.35	1.13	25	0.47	0.34	66	0.42	0.35	62	0.46	0.42	63
Closed-end	30–89 days past due	0.62	0.49	71	1.23	0.65	82	0.77	0.56	70	7.74	0.54	99	3.28	0.63	99
	90+ days past due	0	0.26	18	0	0.38	17	0	0.05	29	0	0.05	24	0	0.06	24
Junior lien	Nonaccrual	1.90	0.67	89	1.97	0.87	87	3.56	0.57	97	0.41	0.64	38	0.23	0.68	22
	30–89 days past due	0.53	0.01	99	0.08	0.02	94	0.01	0.02	52	0.01	0.02	53	0.02	0.03	58
	90+ days past due	0	0	36	0	0	32	0	0	41	0	0	38	0	0	36
	Nonaccrual	0.02	0.03	45	0.09	0.04	80	0	0.03	11	0	0.03	12	0	0.04	10
Commercial real estate	30–89 days past due	0.36	0.15	82	1.04	0.26	94	0.20	0.15	71	0.40	0.16	83	0.40	0.15	87
	90+ days past due	0	0.01	28	0	0.02	23	0	0.02	34	0	0.02	31	0	0.02	31
	Nonaccrual	0.24	0.38	46	0.70	0.62	61	0.35	0.34	59	0.14	0.41	32	0.19	0.33	38
Construction and development	30–89 days past due	0	0.17	17	0.44	0.28	73	0.40	0.20	77	0.27	0.17	72	0.75	0.18	87
	90+ days past due	0	0.01	38	0	0.01	35	0	0.01	43	0	0	44	0	0.01	42
1–4 family	Nonaccrual	0.89	0.20	87	0.60	0.41	79	0.72	0.18	86	0.25	0.18	73	0.16	0.21	62
	30–89 days past due	0	0.02	30	0.09	0.03	82	0.05	0.05	76	0.27	0.07	82	0.44	0.05	92
	90+ days past due	0	0	44	0	0	42	0	0	47	0	0	48	0	0	46
Other	Nonaccrual	0	0.01	32	0.01	0.03	65	0.55	0.01	97	0	0.04	37	0.04	0.04	75
	30–89 days past due	0	0.13	21	0.35	0.22	74	0.34	0.12	82	0	0.06	28	0.31	0.08	87
	90+ days past due	0	0	41	0	0	40	0	0	44	0	0	45	0	0.01	44
	Nonaccrual	0.89	0.16	88	0.58	0.35	81	0.17	0.14	73	0.25	0.10	81	0.12	0.12	69
Multifamily	30–89 days past due	0.02	0.07	60	0.02	0.09	48	0	0.03	38	0	0.03	36	0.23	0.04	90
	90+ days past due	0	0	46	0	0	45	0	0	46	0	0	46	0	0	45
	Nonaccrual	0	0.17	21	0.15	0.11	72	0.30	0.03	90	0.19	0.04	86	0.23	0.05	89
Nonfarm non-residential	30–89 days past due	0.58	0.13	89	1.46	0.23	95	0.16	0.13	69	0.52	0.17	85	0.25	0.14	77
	90+ days past due	0	0.01	31	0	0.02	26	0	0.02	37	0	0.02	34	0	0.02	33
Owner Occupied	Nonaccrual	0	0.45	7	0.85	0.80	59	0.20	0.36	38	0.07	0.52	20	0.20	0.40	39
	30–89 days past due	0.58	0.04	99	0.16	0.07	83	0.13	0.06	76	0.23	0.08	82	0.14	0.06	81
	90+ days past due	0	0	37	0	0	33	0	0.01	40	0	0	38	0	0.01	35
Other	Nonaccrual	0	0.17	13	0.67	0.27	88	0.18	0.19	52	0.07	0.20	35	0.19	0.16	60
	30–89 days past due	0	0.08	14	1.30	0.14	96	0.02	0.05	57	0.29	0.07	85	0.12	0.06	78
	90+ days past due	0	0	37	0	0.01	33	0	0.01	41	0	0.01	39	0	0.01	39
	Nonaccrual	0	0.23	7	0.18	0.44	39	0.02	0.14	36	0	0.22	27	0	0.16	24
Farmland	30–89 days past due	0	0.10	31	0	0.11	30	0	0.21	28	0	0.09	32	0	0.10	34
	90+ days past due	0	0	45	0	0	45	0	0.01	45	0	0	46	0	0	45
	Nonaccrual	0	0.69	23	0	1.13	19	0	1.06	24	0	0.49	27	0	0.44	28
Credit card	30–89 days past due		0.81			0.95			0.87			1.03			0.83	
	90+ days past due		0.45			0.63			0.18			0.26			0.22	
	Nonaccrual		0.10			0.05			0			0.07			0.08	

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

Regulatory Capital Components and Ratios

Dollar Amount in Thousands	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017										
Common Equity Tier 1 Capital															
Common stock plus related surplus	434,956	427,331	482,617	528,722	520,644										
Retained earnings	938,561	815,381	705,105	584,494	431,544										
Accumulated other comprehensive income (AOCI)	-14,242	15,500	2,959	-4,275	-1,750										
Common equity tier 1 minority interest	0	0	0	0	0										
Common equity tier 1 capital before adjustments/deductions	1,359,275	1,258,212	1,190,681	1,108,941	950,438										
Common Equity Tier 1 Capital: Adjustments/Deductions															
Less: Goodwill, intangible assets, and deferred tax assets	104,255	104,306	105,593	106,076	106,718										
Accumulated other comprehensive income-related adjustments	-14,309	16,010	2,572	-4,573	-1,691										
Other deductions from common equity tier 1 capital	0	0	0	0	0										
Subtotal:	1,269,329	1,137,896	1,082,516	1,007,438	845,411										
Adjustments and deductions for common equity tier 1 capital	0	0	0	0	287										
Common equity tier 1 capital	1,269,329	1,137,896	1,082,516	1,007,438	845,124										
Additional Tier 1 Capital															
Additional tier 1 capital instruments and related surplus	0	0	0	0	0										
Non-qualifying capital instruments	0	0	0	0	0										
Tier 1 minority interest not included in common equity tier 1 capital	0	0	0	0	0										
Additional tier 1 capital before deductions	0	0	0	0	0										
Less: Additional tier 1 capital deductions	0	0	0	0	287										
Additional tier 1 capital	0	0	0	0	0										
Tier 1 Capital	1,269,329	1,137,896	1,082,516	1,007,438	845,124										
Tier 2 Capital															
Tier 2 capital instruments and related surplus	28,000	206,000	206,000	220,000	220,000										
Non-qualifying capital instruments	0	0	0	0	0										
Total capital minority interest not included in tier 1 capital	0	0	0	0	0										
Allowance for loan and lease losses in tier 2 capital	67,788	94,328	73,737	69,989	64,830										
Exited advanced approach eligible credit reserves															
Unrealized gains on AFS preferred stock classified as equity					0										
Tier 2 capital before deductions	95,788	300,328	279,737	289,989	284,830										
Exited advanced approach tier 2 capital before deductions															
Less: Tier 2 capital deductions	0	0	0	0	0										
Tier 2 capital	95,788	300,328	279,737	289,989	284,830										
Exited advanced approach tier 2 capital															
Total capital	1,365,117	1,438,224	1,362,253	1,297,427	1,129,954										
Exited advanced approach total capital															
Total Assets for Capital Ratios															
Average total consolidated assets, adjusted	12,555,191	11,139,447	9,420,276	8,434,525	7,490,995										
Less: Deductions from common equity tier 1 capital	104,255	104,306	105,593	105,484	107,006										
Less: Other deductions	0	0	0	0	0										
Total assets for leverage ratio	12,450,936	11,035,141	9,314,683	8,329,041	7,383,989										
Total risk-weighted assets	8,452,693	8,438,085	8,409,528	8,067,249	7,525,159										
Exited advanced approach total RWA															
Capital Ratios															
Common equity tier 1 capital, column A	15.02	12.37	85	13.49	12.35	73	12.87	12.50	65	12.49	12.37	64	11.23	11.95	43
Common equity tier 1 capital, column B	0	0.29	46	0	0.30	46	0	0	50	0	0	50	0	0	50
Tier 1 capital, column A	15.02	13.11	79	13.49	13.08	64	12.87	13.19	55	12.49	13.03	49	11.23	12.68	28
Tier 1 capital, column B	0	0.34	46	0	0.34	46	0	0	50	0	0	50	0	0	50
Total capital, column A	16.15	14.91	75	17.04	15.23	80	16.20	14.63	78	16.08	14.48	78	15.02	14.15	71
Total capital, column B	0	0.37	46	0	0.39	46	0	0	50	0	0	50	0	0	50
Tier 1 leverage	10.19	8.98	77	10.31	9.13	82	11.62	10.39	78	12.10	10.37	85	11.45	10.04	83
Supplementary leverage ratio, advanced approaches HCs		6.71			8.72										

Insurance and Broker-Dealer Activities

Dollar Amount in Thousands	12/31/2021			12/31/2020			12/31/2019			12/31/2018			12/31/2017			Percent Change	
																1-Year	5-Year
Insurance Activities																	
Total insurance underwriting assets			0			0			0			0			0		
Total property and casualty assets			0			0			0			0			0		
Reinsurance recoverables (P/C)																	
Total life and health assets			0			0			0			0			0		
Reinsurance recoverables (L/H)																	
Separate account assets (L/H)			0			0			0			0			0		
Total insurance underwriting equity			0			0			0			0			0		
Total property and casualty equity			0			0			0			0			0		
Total life and health equity			0			0			0			0			0		
Total insurance underwriting net income			0			0			0			0			0		
Total property and casualty			0			0			0			0			0		
Total life and health			0			0			0			0			0		
Claims and claims adjusted expense reserves (P/C)			0			0			0			0			0		
Unearned premiums (P/C)			0			0			0			0			0		
Policyholder benefit and contractholder funds (L/H)			0			0			0			0			0		
Separate account liabilities (L/H)			0			0			0			0			0		
Insurance activities revenue			498			605			533			616			382	-17.69	8.03
Other insurance activities income			498			605			533			616			382	-17.69	8.03
Insurance and reinsurance underwriting income			0			0			0			0			0		
Premiums			0			0			0			0			0		
Credit related insurance underwriting			0			0			0			0			0		
Other insurance underwriting			0			0			0			0			0		
Insurance benefits, losses, expenses			0			0			0			0			0		
Net assets of insurance underwriting subsidiaries			0			0			0			0			0		
Life insurance assets			108,788			76,729			75,724			73,441			60,947	41.78	80.92
Analysis Ratios																	
		12/31/2021			12/31/2020			12/31/2019			12/31/2018			12/31/2017			
		BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct	
Insurance underwriting assets / Consolidated assets		0	0	40	0	0	39	0	0	48	0	0	48	0	0	47	
Insurance underwriting assets (P/C) / Total insurance underwriting assets		53.11			53.67			60			66.67					75	
Insurance underwriting assets (L/H) / Total insurance underwriting assets		46.89			46.33			40			33.33					25	
Separate account assets (L/H) / Total life assets		13.40			11.24			0			0					0	
Insurance activities revenue / Adjusted operating income		0.14	0.36	59	0.16	0.41	64	0.15	0.37	70	0.18	0.46	69	0.12	0.44	69	
Premium income / Insurance activities revenue		0	2.76	42	0	2.84	40	0	0.03	47	0	0	48	0	0.01	47	
Credit related premium income / Total premium income		32.99			38.23			100			50			60			
Other premium income / Total premium income		67.01			61.77			0			50			40			
Insurance underwriting net income / Consolidated net income		0	0.02	44	0	0.03	44	0	0	48	0	0	48	0	0	47	
Insurance net income (P/C) / Equity (P/C)		23.22			15.59			37.86			72.25					31.81	
Insurance net income (L/H) / Equity (L/H)		4.49			3.62												
Insurance benefits, losses, expenses / Insurance premiums		927.51			447.82			132.57			116.87			136.34			
Reinsurance recovery (P/C) / Total assets (P/C)		0.07			0.07			0			0			0			
Reinsurance recovery (L/H) / Total assets (L/H)		0			0			0			0			0			
Net assets of insurance underwriting subsidiaries / Consolidated assets		0	0	44	0	0	44	0	0	49	0	0	49	0	0	49	
Life insurance assets / Tier 1 capital + allowance for loan and lease losses		8.09	12	34	6.15	11.03	33	6.55	11.53	25	6.82	13.70	23	6.70	14.86	18	
Broker-Dealer Activities																	
Net assets of broker-dealer subsidiaries (\$000)		0			0			0			0			0		0	
Net assets of broker-dealer subsidiaries / Consolidated assets		0	0.46	37	0	0.75	37	0	0	49	0	0	49	0	0	49	

Foreign Activities

Dollar Amount in Thousands	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017
Foreign Activities					
Total foreign loans and leases	0	0	0	0	0
Real estate loans.....	0	0	0	0	0
Commercial and industrial loans	0	0	0	0	0
Loans to depository institutions and other banks acceptances	0	0	0	0	0
Loans to foreign governments and institutions	0	0	0	0	0
Loans to individuals	0	0	0	0	0
Agricultural loans.....	0	0	0	0	0
Other foreign loans.....	0	0	0	0	0
Lease financing receivables.....	0	0	0	0	0
Debt securities	5,037	0	0	9,773	9,851
Interest-bearing bank balances	0	0	0	0	0
Total selected foreign assets	5,037	0	0	9,773	9,851
Total foreign deposits	0	0	0	0	0
Interest-bearing deposits	0	0	0	0	0
Non-interest-bearing deposits.....	0	0	0	0	0

	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct
Analysis Ratios															
Yield: Foreign loans		0.66			0.87			0			0				0
Cost: Interest-bearing deposits.....		0.14			0.42			2.53			1.85				0.84
Net Losses as a Percent of Foreign Loans by Type															
Real estate loans		0.20			5.18										
Commercial and industrial loans		0.79			0.64			2.35			3.83				4.38
Foreign governments and institutions		0			0										
Growth Rates															
Net loans and leases.....		6.83			-2.40			-47.91			-27.26				22.03
Total selected assets.....		9.48			2.04			-100	-25.04	12	-0.79	5.03	59		-5.54
Deposits		0.73			3.46			2.53			-2.42				-22.72

Servicing, Securitization and Asset Sale Activities—Part 1

	Dollar Amount in Thousands	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017	Percent Change	
		1-Year	5-Year					
Activity								
Securitization activities.....		0	0	0	0	0	0	
1–4 family residential loans		0	0	0	0	0	0	
Home equity lines		0	0	0	0	0	0	
Credit card receivables.....		0	0	0	0	0	0	
Auto loans.....		0	0	0	0	0	0	
Commercial and industrial loans		0	0	0	0	0	0	
All other loans and leases.....		0	0	0	0	0	0	
Retained credit exposure.....		0	0	0	0	0	0	
1–4 family residential loans		0	0	0	0	0	0	
Home equity lines		0	0	0	0	0	0	
Credit card receivables.....		0	0	0	0	0	0	
Auto loans.....		0	0	0	0	0	0	
Commercial and industrial loans		0	0	0	0	0	0	
All other loans and leases.....		0	0	0	0	0	0	
Unused commitments to provide liquidity (servicer advance).....		0	0	0	0	0	0	
Seller's interest carried as securities and loans		0	0	0	0	0	0	
Home equity lines		0	0	0	0	0	0	
Credit card receivables.....		0	0	0	0	0	0	
Commercial and industrial loans		0	0	0	0	0	0	
Asset-backed commercial paper conduits.....		0	0	0	0	0	0	
Credit exposure from credit enhancements provided to conduit structures		0	0	0	0	0	0	
Liquidity commitments provided to conduit structures		0	0	0	0	0	0	
Activity as a Percent of Total Assets								
Securitization activities.....		0	0	0	0	0	0	
1–4 family residential loans		0	0	0	0	0	0	
Home equity lines		0	0	0	0	0	0	
Credit card receivables.....		0	0	0	0	0	0	
Auto loans.....		0	0	0	0	0	0	
Commercial and Industrial loans		0	0	0	0	0	0	
All other loans and leases.....		0	0	0	0	0	0	
Asset-backed commercial paper conduits.....		0	0	0	0	0	0	
Credit exposure from credit enhancements provided to conduit structures		0	0	0	0	0	0	
Liquidity commitments provided to conduit structures		0	0	0	0	0	0	
Percent of Total Managed Assets (On balance-sheet loans and securitized loans)								
1–4 family residential loans								
Home equity lines								
Credit card receivables.....								
Auto loans and other consumer loans.....								
Commercial and industrial loans								
All other loans and leases.....								

Servicing, Securitization and Asset Sale Activities—Part 2

	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017
Percent of Total Securitization Activities by Type					
Retained credit exposure.....					
1–4 family residential loans.....					
Home equity lines.....					
Credit card receivables.....					
Auto loans.....					
Commercial and industrial loans.....					
All other loans and leases.....					
Unused commitments to provide liquidity (servicer advance).....					
Seller's interest carried as securities and loans					
Home equity lines.....					
Credit card receivables.....					
Commercial and industrial loans					
Percent of Tier 1 Capital					
Total retained credit exposure.....	0	0	0	0	0
Total retained credit exposure and asset sale credit exposure	24.37	40.12	20.11	11.19	21.26
Dollar Amount in Thousands	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017
					Percent Change
					1-Year 5-Year
30–89 Days Past Due Securitized Assets					
1–4 family residential loans	0	0	0	0	0
Home equity lines.....	0	0	0	0	0
Credit card receivables.....	0	0	0	0	0
Auto loans	0	0	0	0	0
Commcial and industrial loans	0	0	0	0	0
All other loans and leases.....	0	0	0	0	0
Total 30–89 days past due securitized assets.....	0	0	0	0	0
90+ Days Past Due Securitized Assets					
1–4 family residential loans	0	0	0	0	0
Home equity lines.....	0	0	0	0	0
Credit card receivables.....	0	0	0	0	0
Auto loans	0	0	0	0	0
Commercial and industrial loans	0	0	0	0	0
All other loans and leases.....	0	0	0	0	0
Total 90+ days past due securitized assets	0	0	0	0	0
Total past due securitized assets.....	0	0	0	0	0
Net Losses on Securitized Assets					
1–4 family residential loans	0	0	0	0	0
Home equity lines.....	0	0	0	0	0
Credit card receivables.....	0	0	0	0	0
Auto loans	0	0	0	0	0
Commercial and industrial loans	0	0	0	0	0
All other loans and leases.....	0	0	0	0	0
Total net losses on securitized assets.....	0	0	0	0	0

Servicing, Securitization and Asset Sale Activities—Part 3

	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017
30–89 Days Past Due Securitized Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans					
Commercial and industrial loans					
All other loans and leases					
Total 30–89 days past due securitized assets					
90+ Days Past Due Securitized Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans and other consumer loans					
Commercial and industrial loans					
All other loans and leases					
Total 90+ days past due securitized assets					
Total past due securitized assets percent of securitized assets					
Net Loss on Securitized Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans					
Commercial and industrial loans					
All other loans and leases					
Total net losses on securitized assets					
30–89 Days Past Due Managed Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Commercial and industrial loans					
All other loans and leases					
Total managed loans past due 30–89 days					
90+ Days Past Due Managed Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Commercial and industrial loans					
All other loans and leases					
Total managed loans past due 90+ days					
Total Past Due Managed Assets					
Net Losses on Managed Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Commercial and industrial loans					
All other loans and leases					
Net Losses on Managed Assets Percent of Total Managed Assets					

Parent Company Income Statement

	Dollar Amount in Thousands	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017	Percent Change	
		1-Year	5-Year					
Operating Income								
Income from bank subsidiaries		170,742	141,982	956	678	234	20.26	61317.99
Dividends		169,785	141,325	0	0	0	20.14	
Interest		957	657	956	678	234	45.66	244.24
Management and service fees		0	0	0	0	0	0	
Other income		0	0	0	0	0	0	
Income from nonbank subsidiaries		47	0	0	0	0	0	
Dividends		0	0	0	0	0	0	
Interest		0	0	0	0	0	0	
Management and service fees		0	0	0	0	0	0	
Other income		47	0	0	0	0	0	
Income from subsidiary holding companies								
Dividends								
Interest								
Management and service fees								
Other income								
Total income from subsidiaries		170,789	141,982	956	678	234	20.29	61334.89
Securities gains (losses)		0	0	0	0	0	-100.00	
Other operating income		0	0	0	0	0	-100.00	
Total operating income		170,789	141,982	956	678	234	20.29	52940.06
Operating Expenses								
Personnel expenses		0	0	0	0	0		
Interest expense		9,993	11,916	11,916	11,916	11,916	-16.14	33.36
Other expenses		4,457	4,647	4,565	2,771	1,717	-4.09	214.76
Provision for loan and lease losses		0	0	0	0	0		
Total operating expenses		14,450	16,563	16,481	14,687	13,633	-12.76	62.20
Income (loss) before taxes		156,339	125,419	-15,525	-14,009	-13,399	24.65	
Applicable income taxes (credit)		-2,903	-607	-3,176	-2,892	-4,690		
Extraordinary items						0		
Income before undistributed income of subsidiaries		159,242	126,026	-12,349	-11,117	-8,709	26.36	
Equity in undistributed income of subsidiaries		17,449	6,191	155,292	163,392	108,942	181.84	-82.97
Bank subsidiaries		17,449	6,191	155,292	160,742	108,854	181.84	-82.92
Nonbank subsidiaries		0	0	0	2,650	88		-100.00
Subsidiary holding companies		0	0	0	0	0		
Net income (loss)		176,691	132,217	142,943	152,275	100,233	33.64	82.56
Memoranda								
Bank net income		187,234	147,516	155,292	160,742	108,854	26.92	83.24
Nonbank net income		0	0	0	2,650	88		-100.00
Subsidiary holding companies' net income		0	0	0	0	0		

Parent Company Balance Sheet

	Dollar Amount in Thousands	12/31/2021	% of Total Assets	12/31/2020	% of Total Assets	12/31/2019	% of Total Assets	12/31/2018	12/31/2017	Percent Change	
										1-Year	5-Year
Assets											
Investment in bank subsidiaries		1,342,785	93.66	1,424,332	96.71	1,334,197	94.26	1,248,949	1,074,565	-5.73	40.08
Common and preferred stock		1,342,785	93.66	1,347,235	91.47	1,334,197	94.26	1,248,949	1,074,565	-0.33	40.08
Excess cost over fair value		0	0	0	0	0	0	0	0	0	
Loans, advances, notes, and bonds		0	0	77,097	5.23	0	0	0	0	-100.00	
Other receivables		0	0	0	0	0	0	0	0	0	
Investment in nonbank subsidiaries		0	0	0	0	0	0	755	14,105	-100.00	
Common and preferred stock		0	0	0	0	0	0	755	14,105	-100.00	
Excess cost over fair value		0	0	0	0	0	0	0	0	0	
Loans, advances, notes, and bonds		0	0	0	0	0	0	0	0	0	
Other receivables		0	0	0	0	0	0	0	0	0	
Investment in subsidiary holding companies		0	0	0	0	0	0	0	0	0	
Common and preferred stock		0	0	0	0	0	0	0	0	0	
Excess cost over fair value		0	0	0	0	0	0	0	0	0	
Loans, advances, notes, and bonds		0	0	0	0	0	0	0	0	0	
Other receivables		0	0	0	0	0	0	0	0	0	
Assets Excluding Investment in Subsidiaries											
Net loans and leases		0	0	0	0	0	0	0	0	0	
Securities		43,679	3.05	16,716	1.13	7,218	0.51	100	100	161.30	43579.00
Securities purchased (reverse repos)		0	0	0	0	0	0	0	0	0	
Cash and due from affiliated depository institution		41,996	2.93	29,273	1.99	70,704	5	72,783	77,883	43.46	-51.48
Cash and due from unrelated depository institution		0	0	0	0	0	0	0	0	0	
Premises, furnishings, fixtures and equipment		0	0	0	0	0	0	0	0	0	
Intangible assets		0	0	0	0	0	0	0	0	0	
Other assets		5,151	0.36	2,495	0.17	3,273	0.23	8,214	5,314	106.45	30.94
Balance due from subsidiaries and related institutions		0	0	0	0	0	0	0	0	0	
Total assets		1,433,611	100.00	1,472,816	100.00	1,415,392	100.00	1,330,801	1,171,967	-2.66	34.84
Liabilities and Capital											
Deposits		0	0	0	0	0	0	0	0	0	
Securities sold (repos)		0	0	0	0	0	0	0	0	0	
Commercial paper		0	0	0	0	0	0	0	0	0	
Other borrowings 1 year or less		0	0	0	0	0	0	0	0	0	
Borrowings with maturity over 1 year		0	0	0	0	0	0	0	0	0	
Subordinated notes and debentures		69,670	4.86	218,077	14.81	217,687	15.38	217,296	216,905	-68.05	-67.82
Other liabilities		13,166	0.92	13,847	0.94	7,025	0.50	4,564	4,624	-4.92	173.61
Balance due to subsidiaries and related institutions		0	0	0	0	0	0	0	0	0	
Total liabilities		82,836	5.78	231,924	15.75	224,712	15.88	221,860	221,529	-64.28	-62.57
Equity Capital		1,350,775	94.22	1,240,892	84.25	1,190,680	84.12	1,108,941	950,438	8.86	60.45
Perpetual preferred stock (income surplus)		0	0	0	0	0	0	0	0	0	
Common stock		316	0.02	315	0.02	331	0.02	342	340	0.32	-6.51
Common surplus		434,640	30.32	427,016	28.99	482,286	34.07	528,380	520,304	1.79	-15.36
Retained earnings		930,061	64.88	798,061	54.19	705,105	49.82	584,494	431,544	16.54	181.51
Accumulated other comprehensive income		-14,242	-0.99	15,500	1.05	2,958	0.21	-4,275	-1,750		
Other equity capital components		0	0	0	0	0	0	0	0	0	
Total liabilities and equity capital		1,433,611	100.00	1,472,816	100.00	1,415,392	100.00	1,330,801	1,171,967	-2.66	34.84
Memoranda											
Loans and advances from bank subsidiaries		0	0	0	0	0	0	0	0	0	
Loans and advances from nonbank subsidiaries		0	0	0	0	0	0	0	0	0	
Notes payable to subsidiaries that issued TPS		0	0	0	0	0	0	0	0	0	
Loans and advances from subsidiary holding companies		0	0	0	0	0	0	0	0	0	
Subordinated and long-term debt 1 year or less		0	0	0	0	0	0	0	0	0	
Guaranteed loans to banks, nonbanks, and holding companies		0	0	0	0	0	0	0	0	0	

Parent Company Analysis—Part 2

	12/31/2021			12/31/2020			12/31/2019			12/31/2018			12/31/2017			
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct	
Payout Ratios — Parent																
Dividends declared / Income before undistributed income.....	28.06	66.37	18	22.48	81.10	10		65.39			87.25				100.86	
Dividends declared / Net income	25.29	28.27	44	21.43	42.29	23	15.62	25.65	31	0	24.10	9	0	32.32	8	
Net income – dividends / Average equity.....	10.12	8.62	70	8.59	4.14	86	10.29	7.61	80	14.90	8.12	93	11.06	5.74	92	
Percent of Dividends Paid																
Dividends from bank subsidiaries	379.91	155.92	89	498.85	132.17	95	0	160.93	7		131.90				106.72	
Dividends from nonbank subsidiaries	0	4.90	22	0	3.41	23	0	2.59	28		2.83				2.37	
Dividends from subsidiary holding companies.....	0	5.91	45	0	4.85	44	0	0	48		0				0	
Dividends from all subsidiaries	379.91	203.53	86	498.85	174.85	93	0	209.89	4		144.51				114.69	
Payout Ratios — Subsidiaries:																
Percent of Bank Net Income																
Dividends from bank subsidiaries	90.68	45.96	90	95.80	60.28	83	0	45.88	8	0	33.37	10	0	35.18	11	
Interest income from bank subsidiaries.....	0.51	0.11	85	0.45	0.36	76	0.62	0.09	91	0.42	0.11	88	0.21	0.14	79	
Management and service fees from bank subsidiaries	0	0.88	38	0	1.47	37	0	0.47	43	0	0.32	43	0	0.94	41	
Other income from bank subsidiaries.....	0	0	47	0	0	46	0	0	46	0	0.01	44	0	0	45	
Operating income from bank subsidiaries	91.19	51.33	86	96.25	62.88	78	0.62	48.40	13	0.42	35.67	16	0.21	41.35	14	
Percent of Nonbank Net Income																
Dividends from nonbank subsidiaries		62.63			56.39			76.61		0	80.47	8	0	129.02	10	
Interest income from nonbank subsidiaries.....		2.44			7.38			0.91		0	0.31	46	0	0.63	45	
Management and service fees from nonbank subsidiaries		0.37			0.86			0.02		0	0.17	46	0	0.60	44	
Other income from nonbank subsidiaries.....		0.07			0.16			0.01		0	0.06	46	0	0.08	46	
Operating income from nonbank subsidiaries		87.22			79.84			83.73		0	96.62	6	0	153.75	7	
Percent of Subsidiary Holding Companies' Net Income																
Dividends from subsidiary holding companies.....		38.10			43.51			65.48			43.51				58.43	
Interest income from subsidiary holding companies		5.26			8.40			0			0				0.07	
Management and service fees from subsidiary holding companies.....		0.73			0.44			0			0				-0.14	
Other income from subsidiary holding companies.....		-0.40			0.01			0			0.15				0	
Operating income from subsidiary holding companies.....		58.37			55.20			65.48			43.66				58.36	
Dependence on Subsidiaries:																
Percent of Total Operating Income																
Dividends from bank subsidiaries	99.41	74.16	76	99.54	69.76	79	0	77.61	8	0	72.95	9	0	67.33	11	
Interest income from bank subsidiaries.....	0.56	0.23	82	0.46	0.63	71	100	0.23	98	100	0.55	98	100	1.07	98	
Management and service fees from bank subsidiaries	0	1.44	37	0	1.87	37	0	0.75	43	0	0.59	43	0	2.14	41	
Other income from bank subsidiaries.....	0	0.02	46	0	0.04	45	0	0.01	46	0	0.01	44	0	0.01	45	
Operating income from bank subsidiaries	99.97	83.13	84	100	82.20	93	100	94.06	87	100	89.39	88	100	79.76	91	
Dividends from nonbank subsidiaries	0	3.07	21	0	1.95	23	0	1.13	29	0	2.65	26	0	1.78	27	
Interest income from nonbank subsidiaries.....	0	0.18	36	0	0.73	36	0	0	45	0	0	46	0	0	46	
Management and service fees from nonbank subsidiaries	0	0.01	42	0	0.02	42	0	0	48	0	0	47	0	0	47	
Other income from nonbank subsidiaries.....	0.03	0.01	92	0	0.01	46	0	0	47	0	0	47	0	0	46	
Operating income from nonbank subsidiaries	0.03	4.67	32	0	4.70	16	0	1.56	25	0	3.33	23	0	3.09	22	
Dividends from subsidiary holding companies.....	0	2.10	45	0	2.53	44	0	0	47	0	0	48	0	0	48	
Interest income from subsidiary holding companies	0	0.01	45	0	0.11	44	0	0	49	0	0	49	0	0	49	
Management and service fees from subsidiary holding companies.....	0	0	48	0	0	49	0	0	50	0	0	50	0	0	50	
Other income from subsidiary holding companies.....	0	0	50	0	0	49	0	0	49	0	0	49	0	0	49	
Operating income from subsidiary holding companies.....	0	3.91	43	0	4.56	42	0	0	47	0	0	47	0	0	47	
Loans and advances from subsidiaries / Short term debt.....		158.10			135.13			1,178.56			854.19				886.47	
Loans and advances from subsidiaries / Total debt	0	26.38	13	0	27.08	12	0	70.71	14	0	81.26	15	0	74.60	13	